

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Philip Siracusa  
 Julia C Siracusa  
 Debtors

Case No. 20-10130-pmm  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: Jul 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2020.

db/jdb smg +Philip Siracusa, Julia C Siracusa, 1750 Deer Path Road, Easton, PA 18040-8163  
 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14449477 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
 (address filed with court: American Honda Finance, 201 Little Falls Drive, Wilmington, DE 19808)  
 14449481 +Credence Resource Mana, Po Box 2300, Southgate, MI 48195-4300  
 14449485 +Eos Cca, Po Box 981008, Boston, MA 02298-1008  
 14449488 Lvnv Funding Llc, C/o Resurgent Capital Services, Greenville, SC 29602  
 14449490 +Santander Consumer Usa, Po Box 961211, Fort Worth, TX 76161-0211  
 14449491 +Young, Marr & Associates, LLC, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020-4366

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

smg +EDI: QRHOLBER.COM Jul 18 2020 09:03:00 ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911  
 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 18 2020 05:20:25  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 18 2020 05:20:46 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14456173 EDI: PHINAMERI.COM Jul 18 2020 09:03:00 Americredit Financial Services, Inc., Dba GM Financial, P.O. Box 183853, Arlington, TX 76096  
 14449478 +E-mail/Text: bky@americanprofit.net Jul 18 2020 05:20:44 American Profit Recove, 34505 W 12 Mile Rd Ste 3, Farmington Hills, MI 48331-3288  
 14449479 +E-mail/Text: vbailey@ashwoodfinancial.com Jul 18 2020 05:21:11 Ashwood Financial Inc, 6325 S East St Ste A, Indianapolis, IN 46227-7111  
 14449480 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jul 18 2020 05:20:48 Bayview Loan Servicing, 4425 Ponce De Leon Blvd, Coral Gables, FL 33146-1873  
 14449482 +E-mail/Text: ebnnotifications@creditacceptance.com Jul 18 2020 05:19:50 Credit Acceptance Corp, Po Box 5070, Southfield, MI 48086-5070  
 14449483 +EDI: DCI.COM Jul 18 2020 09:03:00 Diversified Consultant, P O Box 551268, Jacksonville, FL 32255-1268  
 14449484 +E-mail/Text: bknotice@ercbpo.com Jul 18 2020 05:20:38 Enhanced Recovery Co L, Po Box 57547, Jacksonville, FL 32241-7547  
 14449486 +EDI: PHINAMERI.COM Jul 18 2020 09:03:00 Gm Financial, Po Box 181145, Arlington, TX 76096-1145  
 14449487 +EDI: IIC9.COM Jul 18 2020 08:58:00 I C System, Po Box 64378, Saint Paul, MN 55164-0378  
 14449489 +E-mail/PDF: resurgentbknotifications@resurgent.com Jul 18 2020 05:23:31 Lvnv Funding Llc, Po Box 1269, Greenville, SC 29602-1269

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 19, 2020

Signature: /s/Joseph Speetjens

District/off: 0313-4

User: admin  
Form ID: 318

Page 2 of 2  
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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2020 at the address(es) listed below:

PAUL H. YOUNG on behalf of Debtor Philip Siracusa support@ymalaw.com, ykaecf@gmail.com,  
paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com  
PAUL H. YOUNG on behalf of Joint Debtor Julia C Siracusa support@ymalaw.com, ykaecf@gmail.com,  
paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com  
REBECCA ANN SOLARZ on behalf of Creditor Bayview Loan Servicing, LLC bkgroup@kmlawgroup.com  
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.axosfs.com  
ROBERT H. HOLBER on behalf of Trustee ROBERT H. HOLBER trustee@holber.com,  
rholber@ecf.axosfs.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1	<u>Philip Siracusa</u>	Social Security number or ITIN	xxx-xx-5178
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Julia C Siracusa</u>	Social Security number or ITIN	xxx-xx-0108
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 20-10130-pmm			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Philip Siracusa

Julia C Siracusa  
aka Julia C Ricca

7/16/20

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**